

# Budgeting and Cashflow Management Training for Young Families in Tembalang

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## Abstract

This study aims to improve budgeting and cashflow management skills among young families in Tembalang. The main problems faced by young families are low financial literacy, consumptive spending, and lack of savings planning, which affects household economic stability. The method used is participatory training combining theory sessions, budget preparation exercises, daily and monthly cashflow recording simulations, and weekly guidance and evaluation. Results show that participants are able to prepare realistic budgets, regularly record expenditures, distinguish between needs and wants, and plan savings and emergency funds. The training increased participants' awareness of the importance of structured and sustainable household financial management. This program can serve as a model for empowering young families in financial literacy and can be implemented as a PKM activity in community service and financial education.

**Keywords :** Budgeting, Cash Flow, Young Families, Financial Literacy, Training

## Introduction

Young families are a vulnerable group to household financial management issues due to various factors, including limited financial literacy, consumer habits, and lack of experience in budget planning. Many young couples who have just married or have their first child face challenges in balancing daily income and expenses. This can lead to household economic instability, difficulty saving, and the risk of increased consumer debt. According to research by Sulastri & Heriyanto (2025), low financial literacy is a major factor in the failure of young families' financial management, particularly in preparing budgets, monitoring expenses, and planning long-term savings.

In Indonesia, particularly in the Tembalang region, many young families are not accustomed to recording their daily or monthly cash flow, often struggling to control routine expenses such as food, transportation, children's education, healthcare, and entertainment. (Bela et al., 2023) emphasize that cash flow recording is an effective financial literacy strategy for increasing spending awareness, helping identify priority needs, and minimizing unnecessary expenses. Hasanah et al., (2023) also add that regular mentoring and evaluation can strengthen family budget recording and management skills.

Budgeting and cash flow management training is one solution that can be implemented to empower young families to manage household finances more effectively. This training provides not only theoretical knowledge but also hands-on practical experience through simulations of cash flow recording, monthly budgeting, and expense evaluation. Andita & Budiastuti (2023) stated that hands-on training has proven to be more effective than just theory because participants can directly experience the process of recording, categorizing, and evaluating expenses.

Furthermore, good financial management can provide long-term benefits for young families, such as the ability to save for emergencies, children's education, early investments, and household economic stability. By improving financial literacy, young families can make more rational financial decisions, reduce consumer spending, and develop healthy financial habits early in life. Therefore, this research focuses on budgeting and cash flow management training for young families in Tembalang, with the hope of producing participants who are able to manage their finances systematically, planned, and sustainably, and serve as a model for PKM programs in the areas of community empowerment and financial literacy.

## Literature review

Financial literacy is the ability of an individual or family to understand, plan, and control financial resources to meet needs, manage expenses, and achieve economic goals. Cash flow recording is an effective financial literacy strategy because it allows families to understand cash

inflows and outflows, distinguish between needs and wants, and identify unnecessary expenses, thus building awareness of responsible financial management (Bela et al., 2023).

Furthermore, low financial literacy is a major factor in the failure of young families to manage their finances. Many young couples are not accustomed to creating a monthly budget or recording daily expenses, resulting in an imbalance between income and expenses. This situation emphasizes the importance of financial education from the beginning of marriage, so that young families can prioritize needs, save, and plan for emergencies (Sulastri & Heriyanto, 2025).

Good cash flow management makes it easier for families to make informed financial decisions. By recording every expense and income, consumptive spending patterns can be identified and corrected before they cause financial problems. Sulastri & Heriyanto (2025) emphasize that financial literacy is not just about theory; it must be accompanied by hands-on practice so participants understand the application of budgeting and cash flow concepts in everyday life.

Regular mentoring and weekly evaluations have also been shown to improve budgeting skills and spending control. Hasanah et al. (2023) found that families who received mentoring were able to create more realistic budgets, systematically record expenses, and be more disciplined in saving. This mentoring included reviewing spending records, discussions to adjust the budget, and providing suggestions for improvement.

Hands-on training is more effective than theory alone. Combining cash flow simulations, budgeting exercises, and group discussions, the training enhances participants' understanding of family financial management. Regular evaluations during the training allow participants to adjust their budgets to reflect their actual needs, allowing for more precise and efficient spending management. (Andita & Budiastuti, 2023)

## Method

This research used a descriptive qualitative method with a participatory approach, aiming to improve the budgeting and cash flow management skills of young families in Tembalang. The participatory approach was chosen because it allows participants not only to passively absorb theory but also to directly practice budgeting, cash flow recording, and household financial management. This method also provides participants with direct mentoring from a team of trainers, enabling their skills to develop sustainably.

**Participants and Location** The training was attended by 20 young families domiciled in Tembalang, Semarang. Participants' ages ranged from 22–35 years, and all had steady incomes from either formal employment or small businesses. Participants were selected through an initial survey and recommendations from the local neighborhood association (RT/RW), with the following criteria: motivated to learn financial management, willing to attend all training sessions, and willing to disclose household expenditure records for analysis during the training. This selective selection of participants was carried out to ensure the data obtained was relevant and could reflect the real conditions of young families in the area. The training activities are conducted over four weeks, with two sessions per week, each lasting two hours. Each session is designed to provide participants with a combination of theory, practice, and reflection, as follows:

**Theory Session:** Participants are introduced to the basic concepts of budgeting, cash flow, financial literacy, and household expense management. The material is delivered through presentations, interactive discussions, and simple case studies relevant to the participants' circumstances. The goal is to help participants understand the importance of financial planning, discipline in recording expenses, and strategies for minimizing consumer spending.



In this session, participants appeared enthusiastic about following the presentation of material on household financial management, and actively discussed budgeting strategies and effective cash flow recording.

**Budgeting Practice:** After the theory session, participants were asked to create a monthly family budget based on income, routine expenses, savings, and an emergency fund. Participants used a provided budget worksheet, which made it easy to group expenses into main categories: food, transportation, education, health, entertainment, savings, and an emergency fund. The coaching team provided direct guidance to ensure the budget was realistic and appropriate for the participants' circumstances.

**Cashflow Recording Simulation:** Participants record daily and weekly expenses, including both routine and unexpected expenses. Each week, these records are compiled for analysis. Evaluation includes: alignment between actual and budgeted expenses, accuracy of recording, and participants' ability to adjust fund allocations if discrepancies occur. This simulation aims to familiarize participants with disciplined and measurable financial management practices. **Individual Coaching:**

Each family receives direct coaching from a team of coaches, which includes reviewing cash flow records, discussing challenges faced, and providing suggestions for improvement. This coaching is personalized, so each participant receives solutions tailored to their family's specific circumstances. This approach allows participants to understand mistakes and directly improve their financial management habits.

**Weekly Evaluation and Reflection:** Evaluations are conducted weekly through group discussions and individual reflections. Participants discuss challenges in budgeting, tracking expenses, and distinguishing between needs and wants. The evaluation results are used to adjust the budget for the following week, while also providing strategies for saving and controlling spending. This process helps participants build sustainable financial awareness and discipline.

**Instruments and Data Analysis** Research data was collected through several instruments:

1. Direct observation, to assess participant activity, interaction in discussions, and practical budgeting skills.
2. Documentation, in the form of budget worksheets and participant cash flow records, is analyzed to determine the accuracy of recording, budget compliance and expenditure realization, as well as the ability to manage savings and emergency funds.
3. In-depth interviews, to obtain information about participants' perceptions of the training, changes in financial behavior, and difficulties faced in implementing budgeting.

Data analysis was conducted descriptively and qualitatively, with a focus on:

1. The level of participants' ability to prepare a realistic monthly budget
2. Consistency of daily and weekly cash flow recording
3. Ability to differentiate between needs and wants
4. Implementation of savings strategies and emergency fund management

## Results and Discussion

Twenty young families in Tembalang participated in the budgeting and cash flow management training. After the training, participants demonstrated improvements in their budgeting skills, tracking expenses, and planning for savings and emergency funds.

**Budgeting:**

Before the training, most participants simply estimated expenses without systematically recording them. After the training, participants were able to create a monthly budget covering the main categories: food, transportation, education, health, entertainment, savings, and emergency funds. The results of the participants' budgeting showed a more balanced allocation of expenses, and participants began prioritizing primary needs over consumer desires.

**Cash Flow Recording:**

Participants are asked to record all daily and weekly expenses using a worksheet. Here's an example of one participant's cash flow recording for one week:

Category	Budget (Rp)	Realization (Rp)	Difference (Rp)
Food	1,000,000	950,000	+50,000
Transportation	500,000	520,000	-20,000
Education	300,000	300,000	0
Health	200,000	180,000	+20,000

Category	Budget (Rp)	Realization (Rp)	Difference (Rp)
Entertainment	150,000	200,000	-50,000
Savings	250,000	250,000	0
Emergency Fund	100,000	100,000	0
Total	2,500,000	2,500,000	0

The table shows that participants were able to accurately record actual expenses, compare them to their budget, and adjust allocations if there were any discrepancies. Individual mentoring helped participants understand how to balance spending and reduce consumer spending. Understanding Needs vs. Wants: Participants learned to differentiate between primary needs and secondary wants. Evaluation results showed that the majority of participants began reducing consumptive spending, such as excessive entertainment or impulsive shopping, and prioritizing basic needs and savings. Training Impact: This training increased participants' financial awareness. Participants reported feeling more confident in managing their finances, being able to plan for emergency funds, and developing savings strategies. The mentoring and weekly evaluations proved effective in helping participants adjust their budgets to reflect real-world conditions. These results align with Socircle's (2023) findings, which suggest that practice-based training and regular evaluations can improve family financial management skills. Overall Analysis

Overall, this training was successful:

1. Help participants prepare realistic budgets and record cash flow systematically.
2. Improve participants' ability to differentiate between needs and wants
3. Encourage saving behavior and emergency fund planning
4. Providing awareness of the importance of structured household financial management

These results indicate that budgeting and cash flow management training for young families in Tembalang effectively improves financial literacy and can serve as a model for PKM programs in the field of community empowerment and financial education.

## Conclusion

Based on the results of budgeting and cash flow management training for young families in Tembalang, it can be concluded that:

The training successfully improved participants' ability to create a realistic and structured monthly budget, dividing expenses into main categories such as food, transportation, education, health, entertainment, savings, and emergency funds. Participants are now able to plan expenses according to priority needs and reduce consumer spending.

Participants' daily and weekly cash flow recording skills also improved. They were able to compare actual expenses with budgets, adjust allocations, and maintain consistent records, resulting in better financial control. Individual mentoring and regular evaluations proved effective in fostering financial discipline and awareness.

This training also improves participants' ability to distinguish between needs and wants. Participants can curb unnecessary expenses and channel funds into savings and emergency funds, thereby maintaining household financial stability.

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